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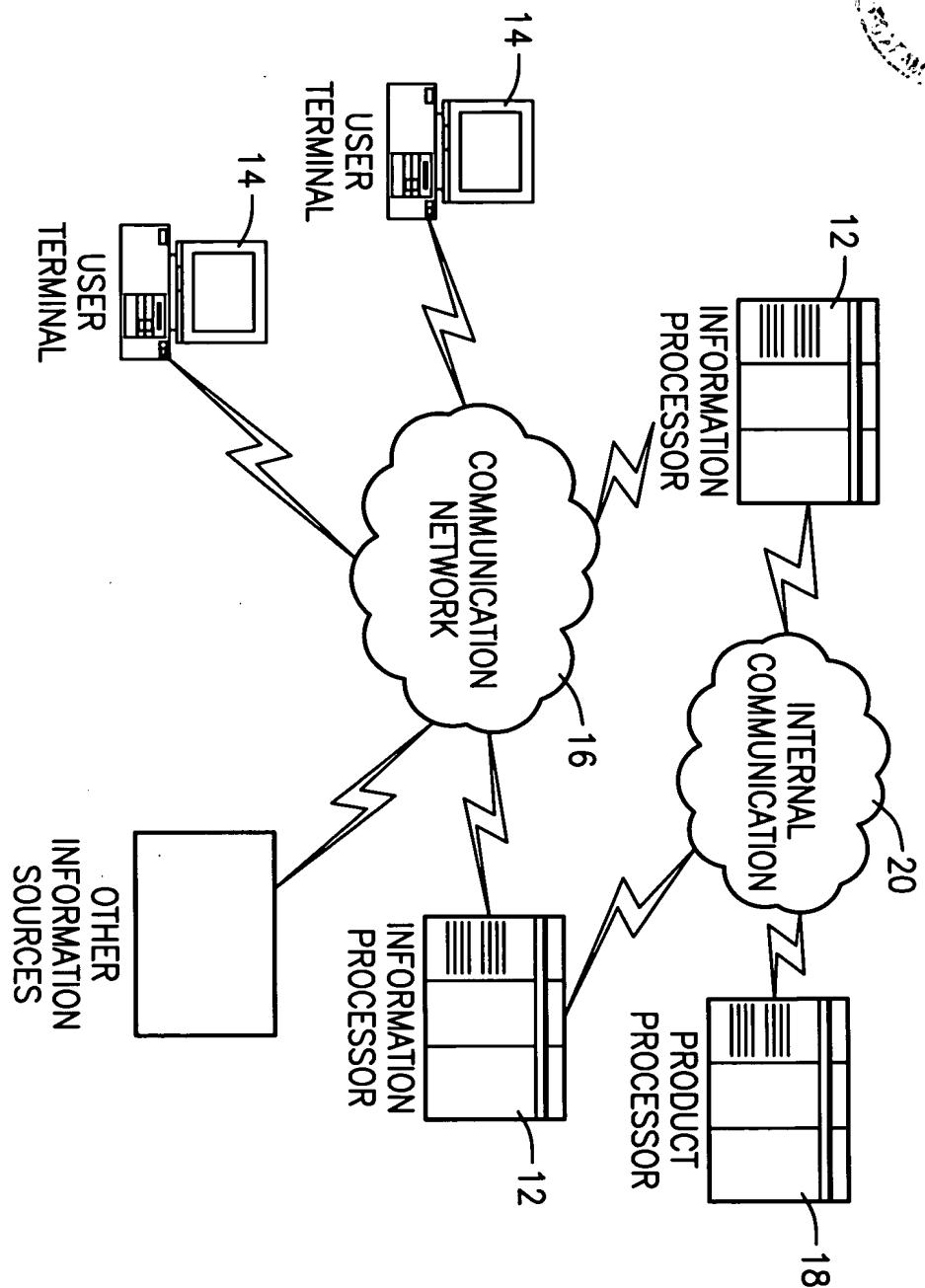


Fig. 1

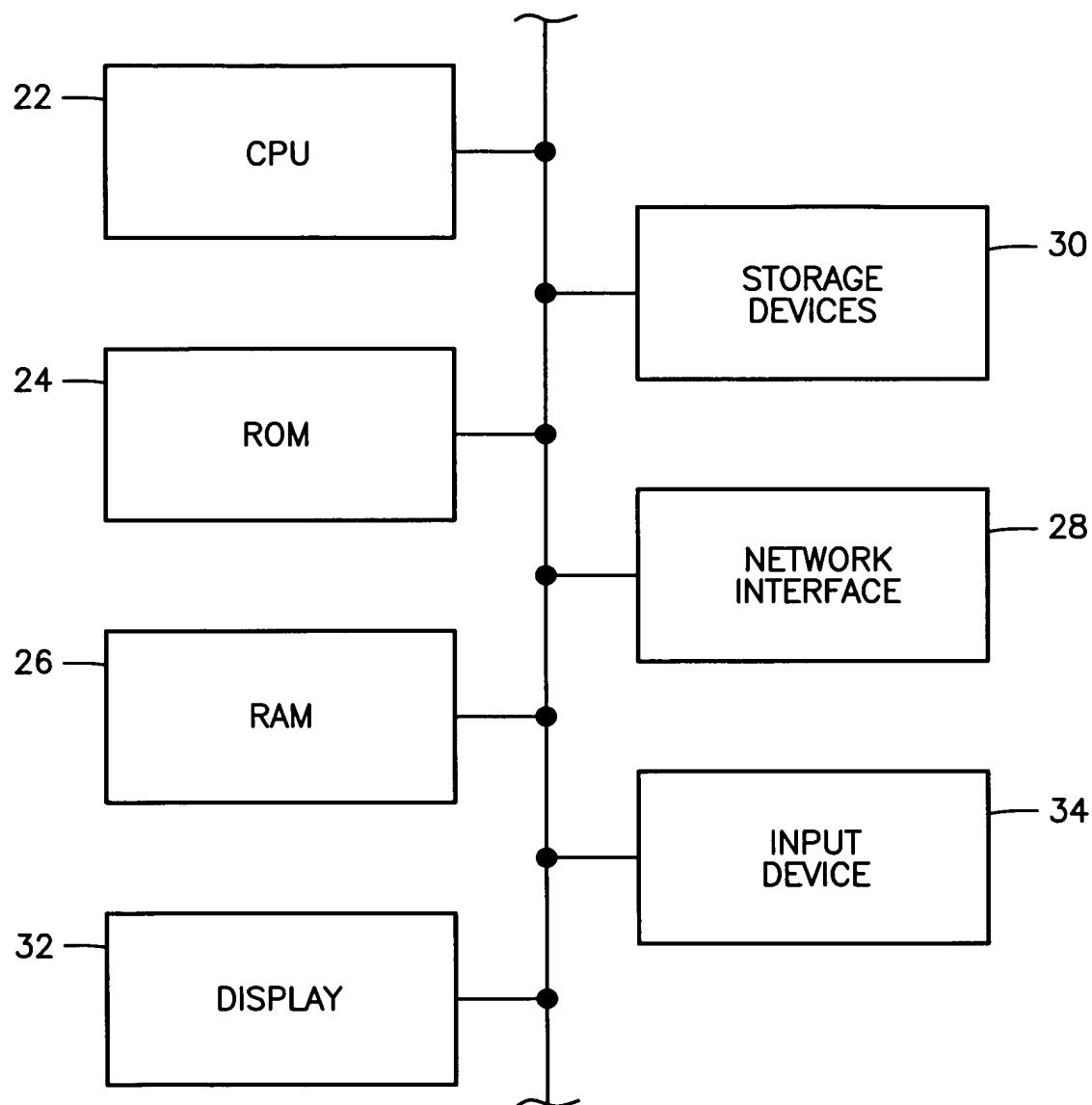


Fig. 2

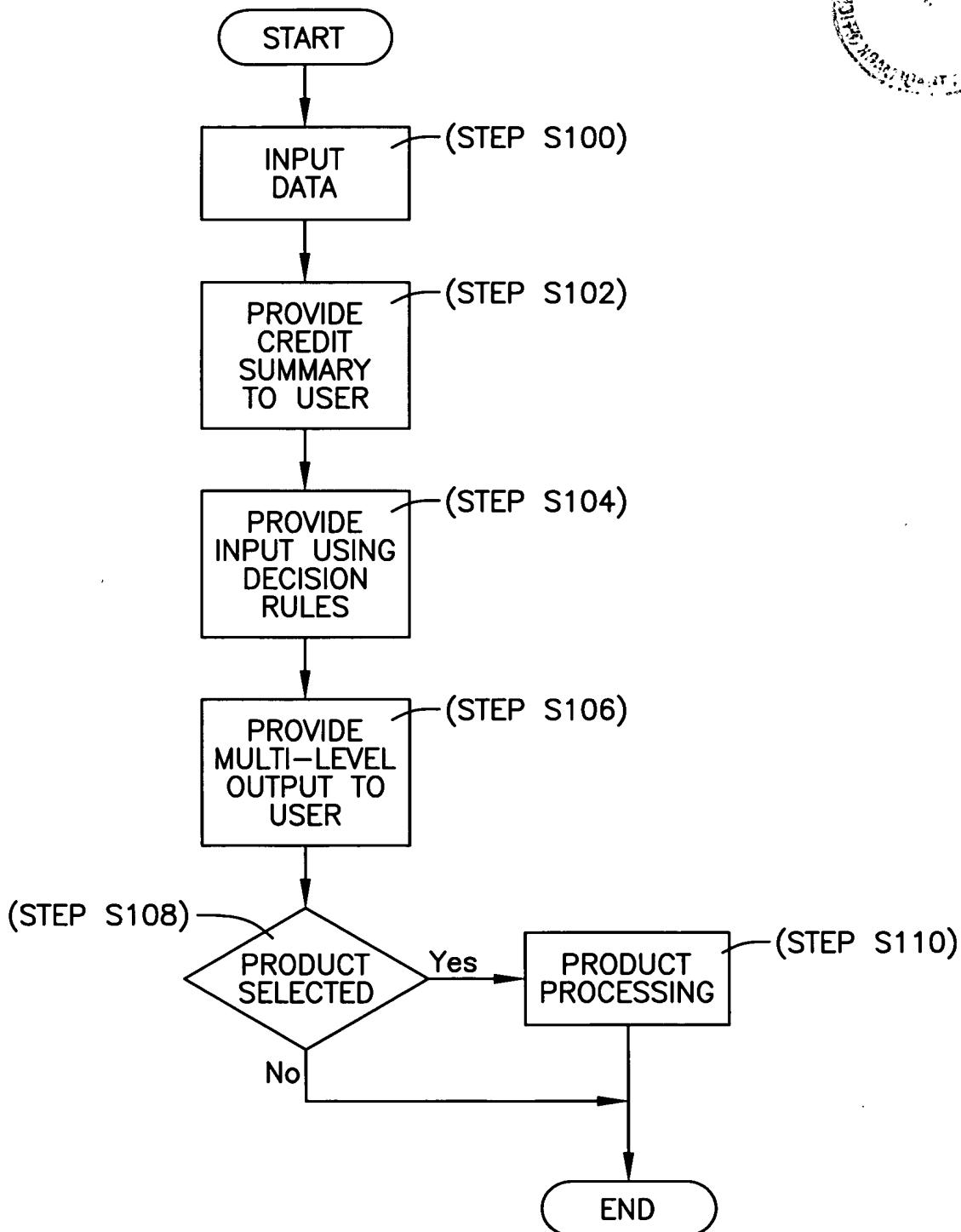


Fig. 3



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SMART BORROWING PLANNER

Welcome to the Smart Borrowing Planner
...where smart borrowing begins.

What Is Your Primary Goal?

Please choose the statement that best describes your borrowing goal:

24a Lower my interest rates.
24b Lower my monthly payments.
24c Obtain credit.

[Continue](#) — 26

24 —

Fig. 4



SMART BORROWING PLANNER

Obtain credit

What kind of credit is right for you? What would you like to do? Whether you're looking to make a large purchase or pay for an important event, we offer a variety of solutions to help you meet your needs.

Select any item to learn about borrowing options, and an easy way to apply.

- Purchase a car
- Finance an education
- Make home improvements
- Purchase a home
- Cover medical expenses
- Buy a second home
- Finance a wedding or other large event
- Vacation
- Other credit needs

Fig. 5



SMART BORROWING PLANNER

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For your existing Credit Cards, please complete the following information

Please enter your providers name. We will utilize this information solely for the purpose of the Smart Borrowing Planner.

Please indicate your bank cards and retail store charges:

Our Card?	Bank/Provider	Interest Rate	Outstanding Balance	Required Min. Monthly Payment	Available Line
<input type="checkbox"/>	ABC Bank	18	\$ 7,000	\$ 500	\$ 8,000
<input checked="" type="checkbox"/>	DEF Bank	20	\$ 8,000	\$ 700	\$ 10,000
<input type="checkbox"/>					
<input type="checkbox"/>					
<input type="checkbox"/>					
<input type="checkbox"/> Check here if you have more Credit Card entries.					
46		48	Continue	Reset	50



Fig. 6

Fig. 7a.1

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SMART BORROWING PLANNER

Summary of your Current Borrowing

Congratulations! You have now provided all the information necessary to review your personalized borrowing options from the Smart Borrowing Planner. Please take a moment to review the accuracy of the information you have provided. If you need to make any changes you may do so by pressing the "back" button on your browser to return to the "Your Current Borrowing" main input screen.

If you are satisfied with the information you provided, press the "Submit" button below to review your personalized Smart Borrowing Planner options from Chase.

Credit Cards		Outstanding Balance	Required Min. Monthly Payment	Available Line
Bank/Provider	Interest Rate			
ABC Bank	18.00%	\$7,000	\$500	\$8,000
DEF Bank	20.00%	\$8,000	\$700	\$10,000
	Avg. interest rate you are paying: 19.07%	Sub-total: \$15,000	Sub-total: \$1,200	Sub-total: \$18,000





Personal Lines of Credit			
Bank/Provider	Interest Rate	Outstanding Balance	Required Min. Monthly Payment
	20.00%	\$9,000	\$750
Avg. interest rate you are paying: 20.00%	Sub-total:	\$9,000	\$750

Fig. 7a.2

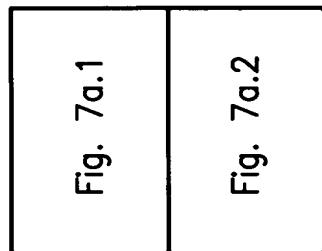
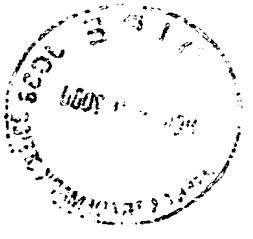


Fig. 7a



Personal Loans			
Bank/Provider	Interest Rate	Outstanding Balance	Required Min. Monthly Payment
	30.00%	\$6,000	\$2,000
Avg. interest rate you are paying: 30.00%	Sub-total \$6,000	Sub-total \$2,000	Avg. term on outstanding loans: \$10,000

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Fig. 7b.1

Fig. 7b.1
Fig. 7b.2
Fig. 7b.3

Fig. 7b



Home Equity Lines of Credit				
Bank/Provider	Interest Rate	Outstanding Balance	Required Min. Monthly Payment	Years Remaining in Access Period
	30.00%	\$10,000	\$800	10 years
Avg. interest rate you are paying:	Sub-total	Sub-total		Number of years remaining in Access Period:
30.00%		\$10,000	\$800	10 years

Auto Loans				
Bank/Provider	Interest Rate	Outstanding Balance	Required Min. Monthly Payment	Term
	15.00%	\$2,000	\$500	10 years
Avg. interest rate you are paying:	Sub-total	Sub-total		Avg. term on Outstanding loans:
15.00%		\$2,000	\$500	10 years

Fig. 7b.2



Total Unsecured Credit			
	Interest Rate	Outstanding Balance	Required Min. Monthly Payment
64	Avg. interest rate you are paying:	Sub-total: 21.53%	Sub-total: \$3,950

Total Secured Credit (not including mortgage)			
	Interest Rate	Outstanding Balance	Required Min. Monthly Payment
66	Avg. interest rate you are paying:	Sub-total: 27.50%	Sub-total: \$1,300

Total Outstanding Credit (not including mortgage)			
	Interest Rate	Outstanding Balance	Required Min. Monthly Payment
68	Avg. interest rate you are paying:	Sub-total: 23.24%	Sub-total: \$5,250

Submit

Fig. 7b.3

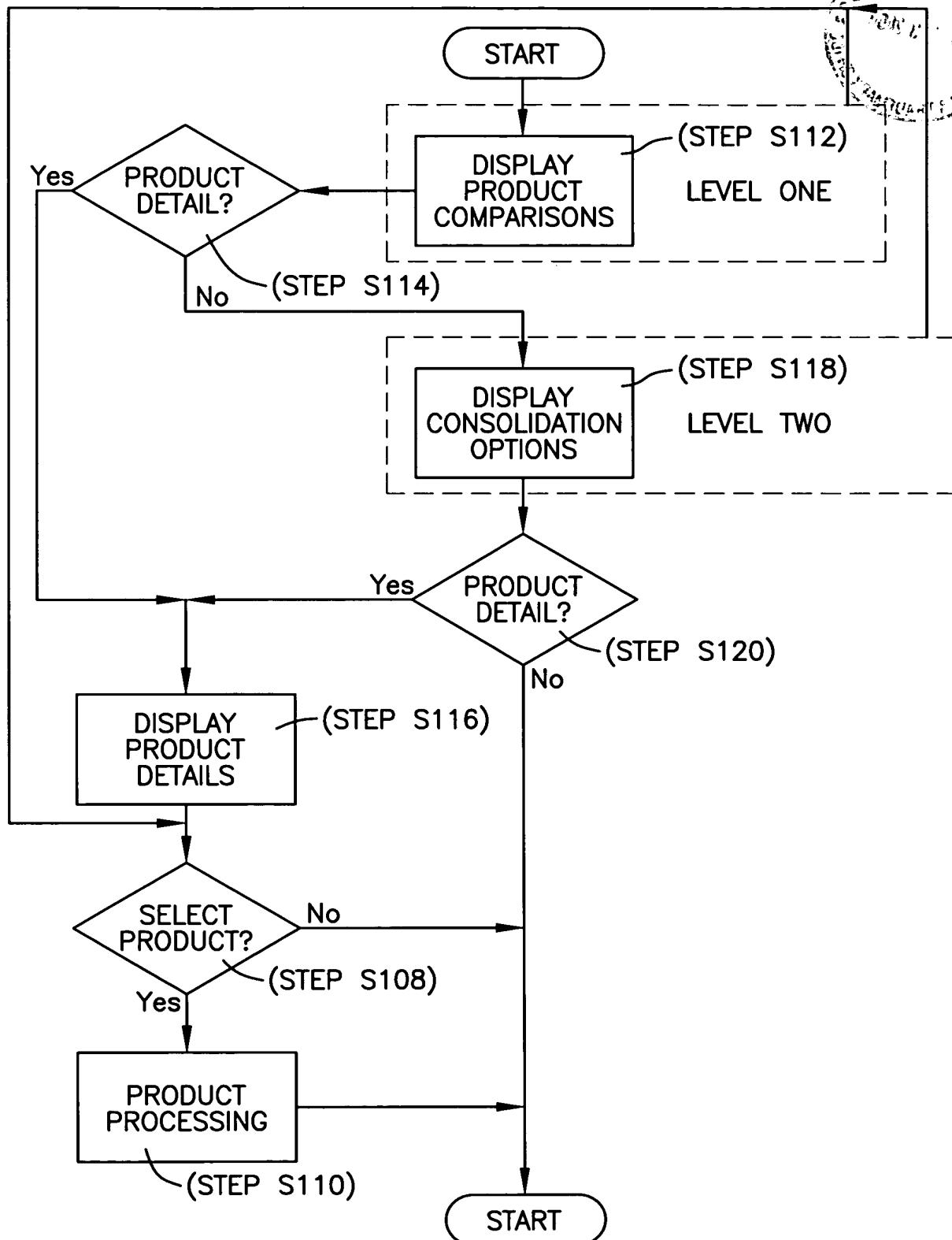


Fig. 8



SMART BORROWING PLANNER

Your Personalized Smart Borrowing Planner Options

You have just completed the interview stage of The Smart Borrowing Planner. With the information you have provided, we have some Smart Borrowing Planner options to help you "lower your interest rates" based on your previous objective selection.

See how much you can save by transferring your balances to Chase product. Your options are listed below. Beyond this page are additional options of equal importance that may help you save even more through balance consolidation. Compare both sets of options and choose what works best for you.

Smart Borrowing Planner options for your credit card balances:

Total current outstanding credit card balances	\$15,000
Current interest rate	19.07%
Interest rate that you would pay if you transferred balances to a Chase Platinum credit card	3.99%
Potential total savings in the 9 month introductory period by transferring your outstanding balances to a Chase Platinum card	\$1,697

Fig. 9a

[Apply online for a Chase Platinum Credit Card](#)
[Click here for more detail](#)

Fig. 9b

Smart Borrowing Planner option for your personal line of credit balances:

Total current outstanding personal line of credit balances, not including credit card	\$9,000
Current interest rate	20.00%
Interest rate that you would pay if you transferred balances to a Chase Advantage line of credit	13.75%
Potential monthly payment savings	\$570

[Read important notices](#)

[Apply online for a Chase Advantage Line of Credit](#)
[See more detail](#)

Smart Borrowing Planner option for your personal loan balances:

Total current outstanding personal loan balances, not including auto loans	\$6,000
Current interest rate	30.00%
Interest rate that you would pay if you transferred balances to Chase personal loan	11.49%
Potential monthly payment savings	\$1,802

[Apply online for a Chase Personal Load](#)
[See more detail](#)

Smart Borrowing Planner option for your home equity lines of credit balances: the Chase Home Equity Line of Credit

Total current outstanding home equity line of credit balance	\$10,000
Current interest rate	30.00%
Interest rate that you would pay with Chase is variable at	Prime+3.75% = 12.50% APR
Potential monthly payment savings	\$1,802

[Read important notices](#)
[Apply online for a Chase Home Equity Line of Credit](#)
[See more detail](#)

74d-

Fig. 9c

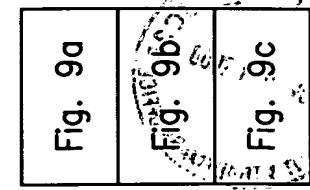


Fig. 9



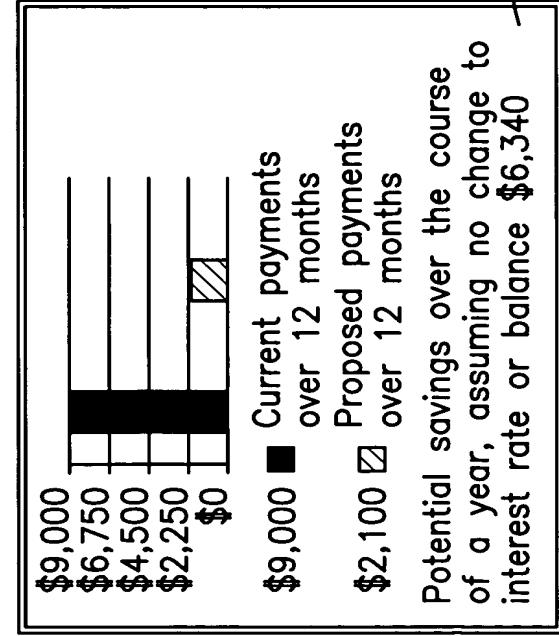
Fig. 10

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SMART BORROWING PLANNER

Your Smart Borrowing Planner option: The Chase Advantage Credit Line



The Chase Advantage Credit Line gives you more of what you deserve:

- Up to \$25,000 personal line of credit.
- Allow introductory APR.
- Easy access just by writing a check.
- Use it for anything – even balance consolidation.

[Apply Online Now](#) —78

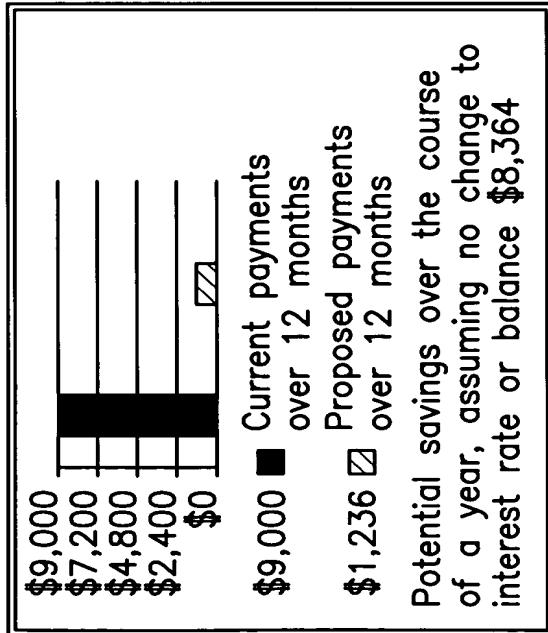
for The Chase Advantage Credit Line

[Back](#)



SMART BORROWING PLANNER

Your Smart Borrowing Planner option: The Chase Home Equity Line of Credit



The Chase Home Equity Line of Credit gives you more of what you deserve:

- Borrow as needed pay interest on the outstanding amount only.
- Flexible payments terms. Can choose the first or fifteenth of the month to make your payment.
- Can pay the line off any time. No pre-payment penalty.
- Interest rate is variable.
- Access credit line by using checks.

Apply Online Now 88

for The Chase Advantage Credit Line



Fig. 11a

If you itemize your tax deductions, you may save additional money.

Estimated Chase home equity monthly payment	\$103
Margin tax rate (choose)	36% ▽— 92
Potential yearly tax savings*	\$445

*This amount assumes the same monthly interest for 12 months. This amount also assumes that the taxpayer itemizes his deductions and that no limitations on tax benefits apply.

This Worksheet is presented for information purposes and is not intended to constitute tax advice. You should seek the advice and guidance of an experienced tax advisor concerning your specific situation.

Back

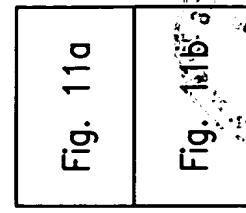


Fig. 11 b

Fig. 12a

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SMART BORROWING PLANNER

More Smart Borrowing Planner Options from Chase

The options you see below are based on consolidating your current borrowing to a Chase product. By consolidation you current borrowing, you may reduce your interest rate or monthly payment even further and save even more money. If you more than one option, please choose the one that works best for you.

Smart Borrowing option(s) for your overall credit balances – credit not secured against any personal assets, such as your home or car:

Consolidate \$3,257 of your outstanding personal credit balance to a Chase Personal Loan and save.

Amount of outstanding balances to consolidate	\$3,257
Average current interest rate you are paying on these balances*	14.38%
Interest rate that you would pay if you transferred balances to Chase Personal Loan	11.49%
Potential monthly payment savings**	\$26





Fig. 12b

*Your current interest rate is calculated as a weighted average based on the rates and balances you provided. Should you decide to transfer your balances to Chase, We recommend that you transfer your higher interest rate accounts.

**The potential monthly savings are calculated by subtracting the estimated required minimum monthly payment with Chase from your current required minimum monthly payment.

[Read important notices](#)

[Apply online for a Chase Personal Loan](#)

[See more details](#)

Smart Borrowing Planner option(s) for your overall credit balances – credit not secured against any personal assets, such as your home or car:

Consolidate \$3,257 of your outstanding personal credit balances to a Chase Platinum Credit Card and save.

Fig. 12c

Amount of outstanding balances to consolidate	\$3,257
Average current interest rate you are paying on these balances*	14.38%
Interest rate you would pay if you transferred these balances to a Chase Platinum credit card**	3.99%
Potential savings in the 9 month introductory period by transferring your outstanding balances to a Chase Platinum card***	\$254

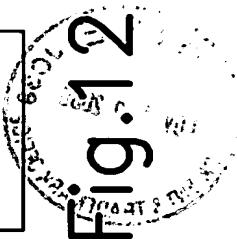
*Your current interest rate is calculated as a weighted average based on the rates and balances you provided.

**Represents an introductory rate valid only during the first 9 months that you have your card. After the nine month introductory period, Chase provides a very competitive rate. Refer to important notices for details.

***The savings calculated assumes that the interest rate that you are currently paying and the balance you would transfer remains the same for a nine month period.

[Read important notices](#)
[Apply online for a Chase Platinum Credit Card](#)
[See more details](#)

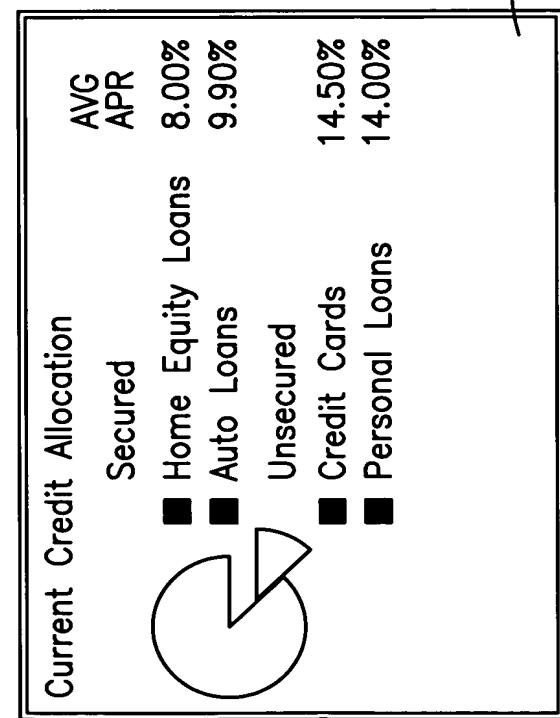
Fig. 12a
Fig. 12b
Fig. 12c





SMART BORROWING PLANNER

Your Smart Borrowing Planner option: A Chase Personal Loan



A Chase Personal Loan gives you more of what you deserve:

- Affordable monthly payments.
- A low rate that never changes.
- Borrowing amounts up to \$25,000.
- Flexible payment terms.

100

Apply Online Now

for The Chase Advantage Credit Line



Fig. 13a

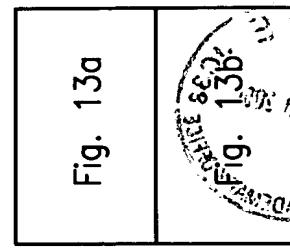
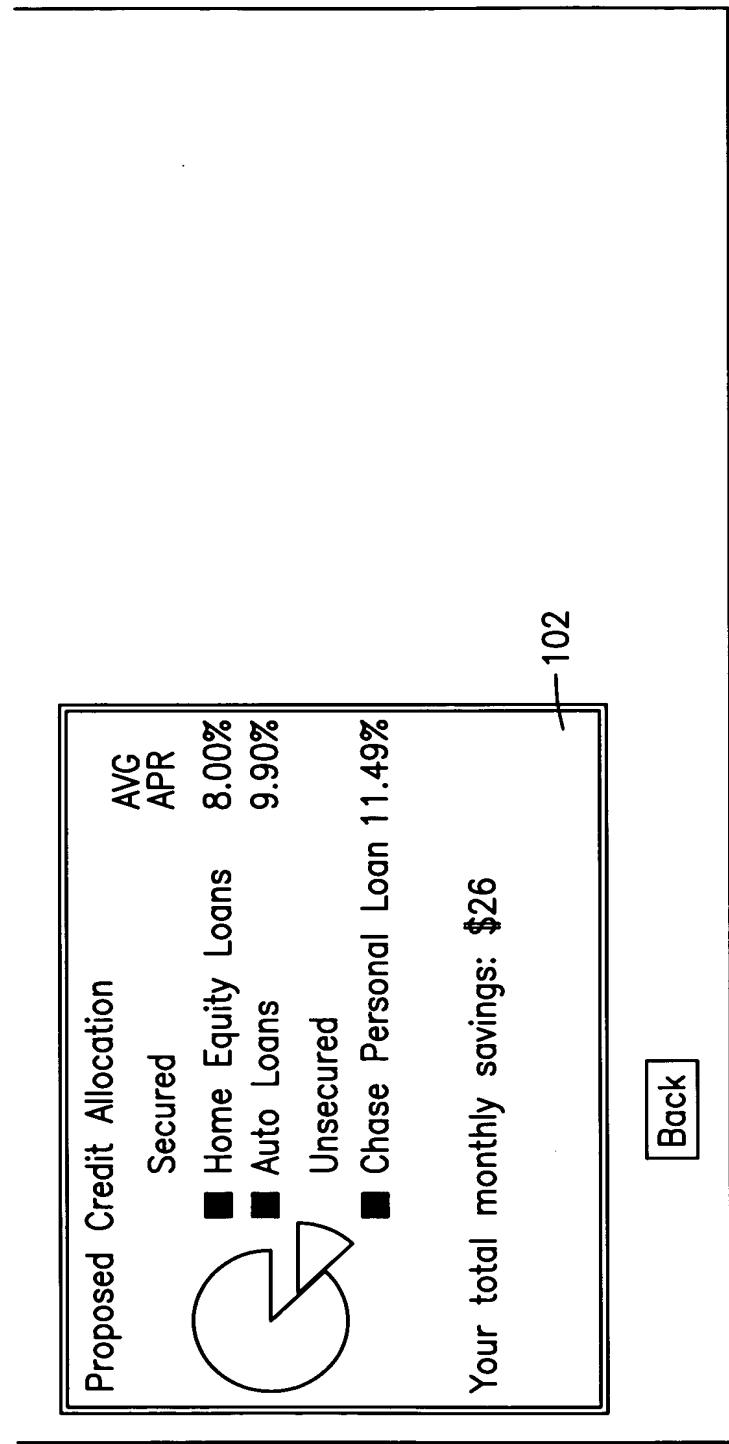


Fig. 13b

Fig. 13

Fig. 14

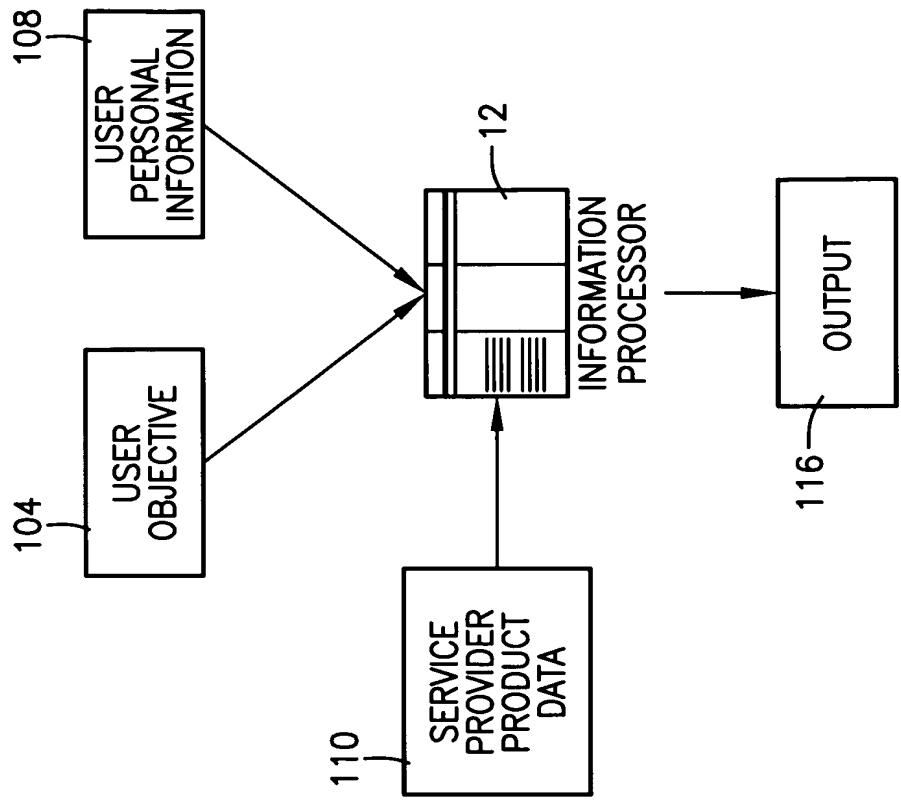
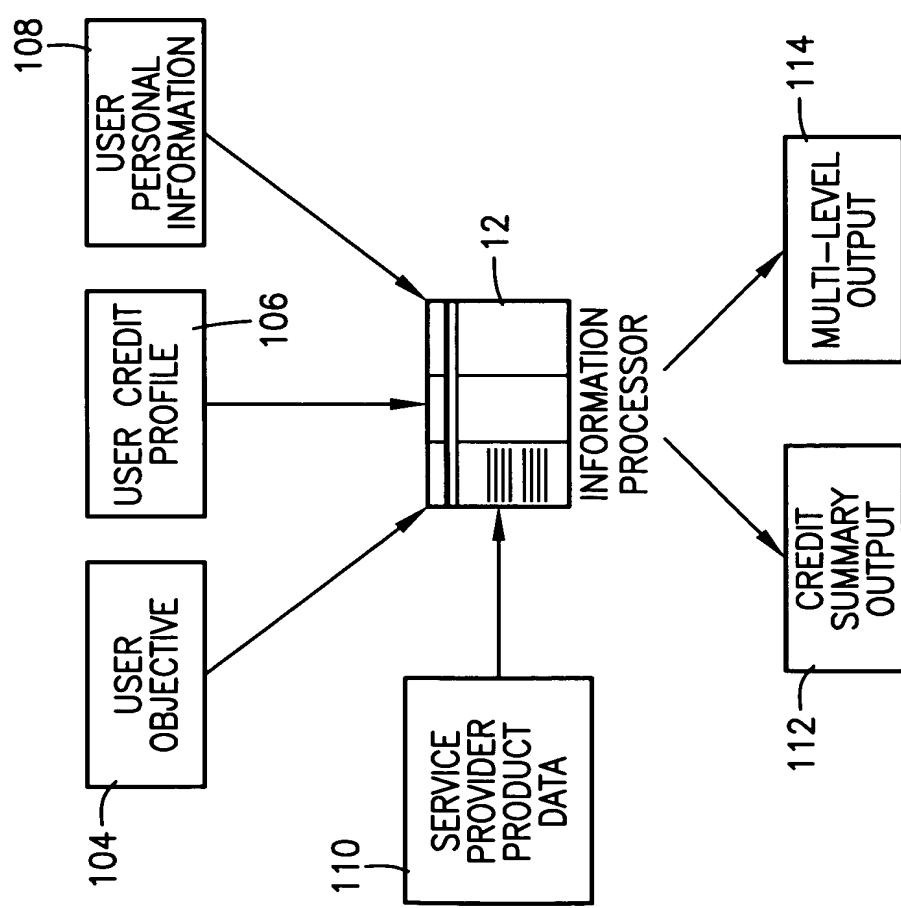


Fig. 15



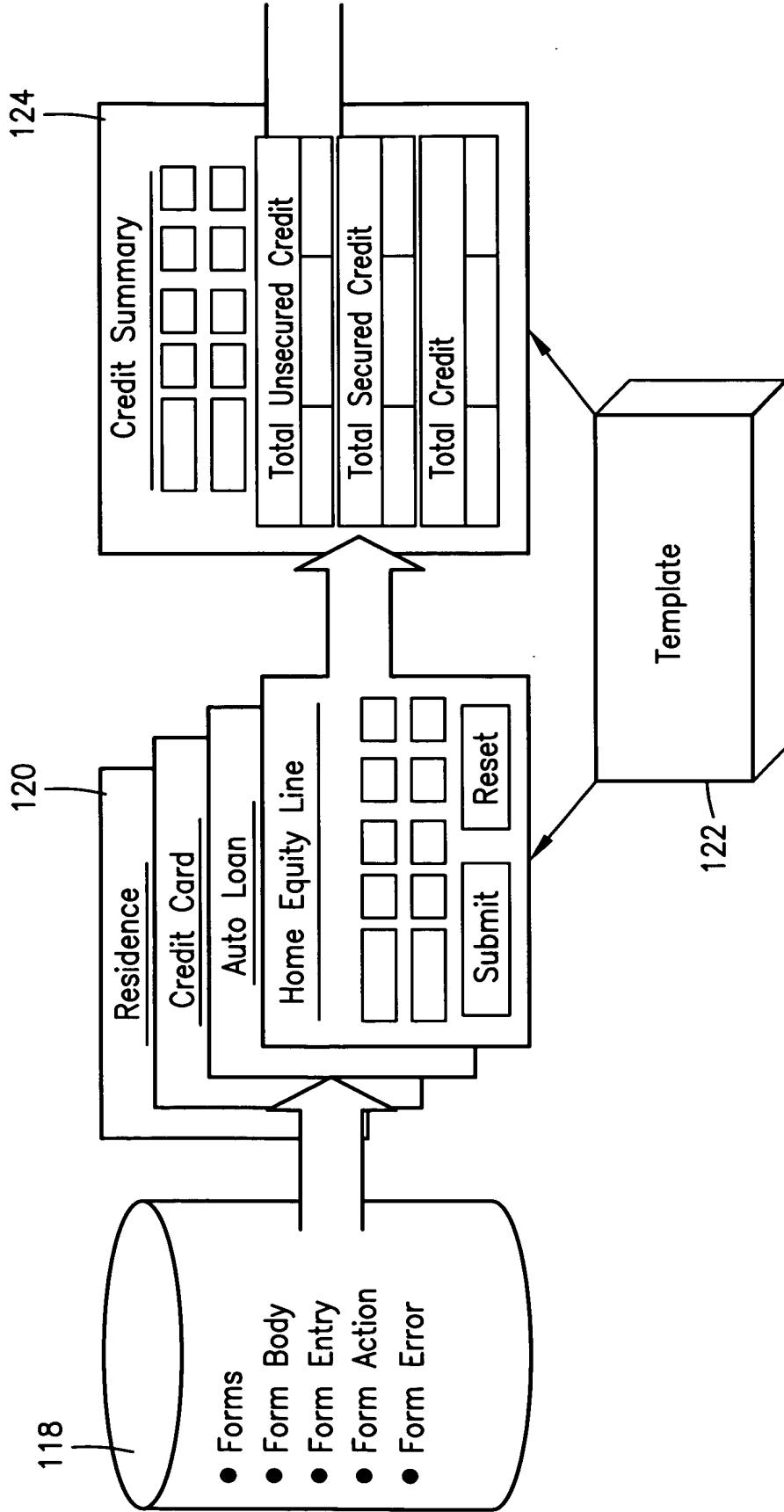


Fig. 16a

Fig. 16b

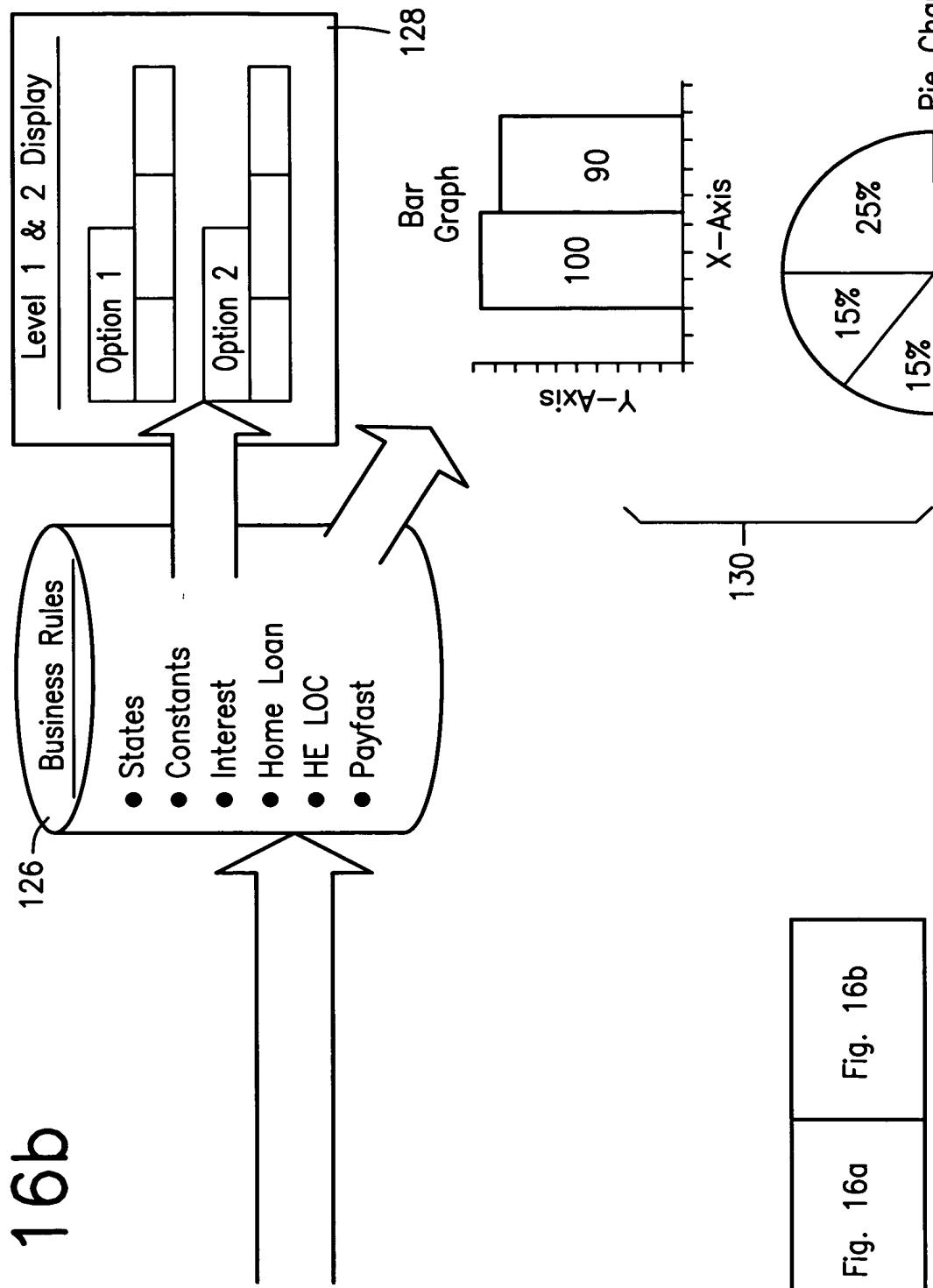
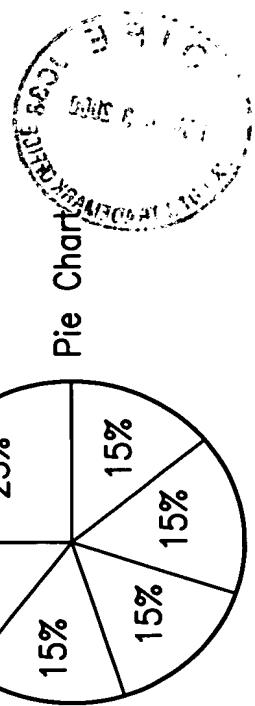


Fig. 16a Fig. 16b

Fig. 16



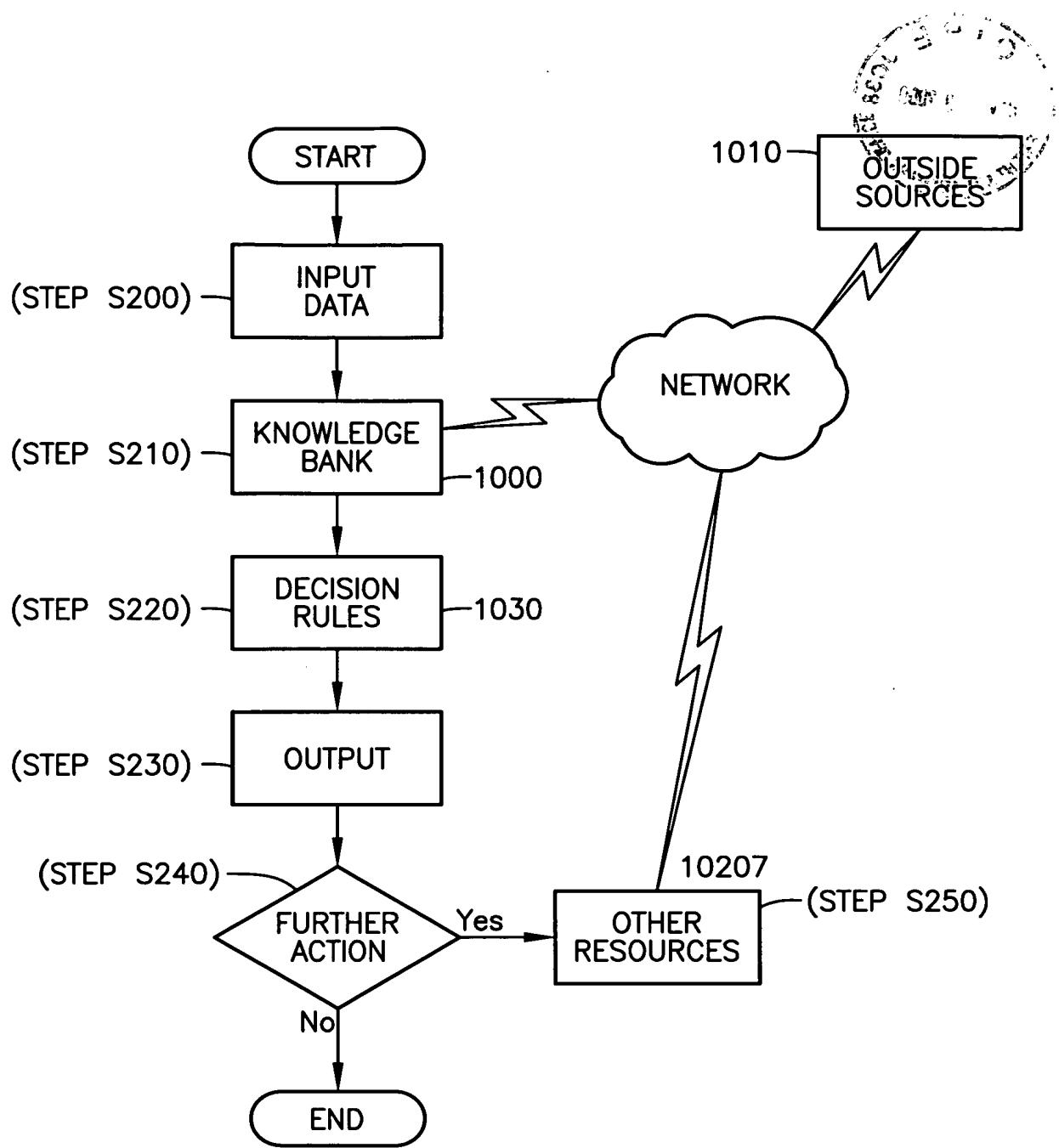


Fig. 17